

Information to identify the case:

Debtor 1	Nicole D Branca	Social Security number or ITIN	xxx-xx-2457
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-27033-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole D Branca

12/5/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Nicole D Branca
 Debtor

Case No. 14-27033-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 53

Date Rcvd: Dec 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2017.

db +Nicole D Branca, 405 Cecelia Drive, Blackwood, NJ 08012-3806
 cr +Wilmington Savings Fund Society, FSB, as Trustee f, 1600 South Douglass Rd,
 Anaheim, CA 92806-5948
 514996041 +America Servicing Corp, 8480 Stagecoach Circle, Frederick, MD 21701-4747
 516080862 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
 Anaheim, CA 92806-5951
 516080863 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
 Anaheim, CA 92806, Carrington Mortgage Services, LLC, (servicing rights only) 92806-5951
 515210212 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515211214 CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030
 515228594 +Deutsche Bank National Trust Company, America's Servicing Company, Attn: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 515227661 +Deutsche Bank National Trust Company, as Trustee f, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 514996054 +FEIN, SUCH, KAHN, & SHEPARD, P.C., 7 CENTURY DRIVE, SUITE 201, Parsippany, NJ 07054-4673
 514996055 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 514996061 +Northfork Bk, Po Box 30273, Salt Lake City, UT 84130-0273
 516667711 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516667712 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515016487 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 516479363 +Wilmington Savings Fund Society FSB, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 516479364 +Wilmington Savings Fund Society FSB, et al, c/o Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806, Wilmington Savings Fund Society FSB, et,
 c/o Carrington Mortgage Services, LLC 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 05 2017 23:06:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 05 2017 23:06:29 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: HNDA.COM Dec 05 2017 22:38:00 American Honda Finance Corporation,
 3625 W. Royal Lane, Suite 200, Irving, TX 75063
 514996042 EDI: HNDA.COM Dec 05 2017 22:38:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 515204032 EDI: HNDA.COM Dec 05 2017 22:38:00 Acura Financial Services, P.O. Box 168088,
 Irving, TX 75016-8088, 866-716-6444
 515049007 EDI: HNDA.COM Dec 05 2017 22:38:00 Acura Financial Services, PO Box 168088,
 Irving, TX 75016-8088
 514996049 EDI: CITICORP.COM Dec 05 2017 22:38:00 Childrens Place/Citicorp Credit Services,
 Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
 514996050 EDI: CITICORP.COM Dec 05 2017 22:38:00 Citibank Usa,
 Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
 514996051 +EDI: CIAC.COM Dec 05 2017 22:38:00 CITIMORTGAGE, INC., P.O. BOX 9438,
 Gaithersburg, MD 20898-9438
 514996045 +EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Cap One, Po Box 5253,
 Carol Stream, IL 60197-5253
 514996044 +EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Cap One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 514996046 +EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Cap One Na, Po Box 26625,
 Richmond, VA 23261-6625
 514996047 +EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 514996048 +EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 515121250 EDI: BL-BECKET.COM Dec 05 2017 22:38:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515162336 EDI: CAPITALONE.COM Dec 05 2017 22:38:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514996052 +EDI: WFNNB.COM Dec 05 2017 22:38:00 Comenity Bank/vctrssec, Po Box 182789,
 Columbus, OH 43218-2789
 514996053 +EDI: WFNNB.COM Dec 05 2017 22:38:00 Express/Comenity Bank, Attention: Bankruptcy Dept,
 Po Box 182686, Columbus, OH 43218-2686
 514996056 +EDI: RMSC.COM Dec 05 2017 22:38:00 GECRB/ HH Gregg, Attention: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 514996057 +EDI: RMSC.COM Dec 05 2017 22:38:00 GECRB/ Old Navy, Attention: GEMB, Po Box 103104,
 Roswell, GA 30076-9104
 514996058 +EDI: RMSC.COM Dec 05 2017 22:38:00 GECRB/Care Credit, Attn: bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104

District/off: 0312-1

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Form ID: 3180W

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Total Noticed: 53

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514996059 +EDI: RMSC.COM Dec 05 2017 22:38:00 GECRB/Lowes, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
514996060 +EDI: CBSKOHLS.COM Dec 05 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
Menomonee Falls, WI 53051-7096
514996062 +EDI: AGFINANCE.COM Dec 05 2017 22:38:00 Onemain Fi, Po Box 499, Hanover, MD 21076-0499
515210897 EDI: PRA.COM Dec 05 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Gap,
POB 41067, Norfolk VA 23541
515210901 EDI: PRA.COM Dec 05 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Sams Club,
POB 41067, Norfolk VA 23541
515177878 EDI: PRA.COM Dec 05 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
515210883 EDI: PRA.COM Dec 05 2017 22:38:00 Portfolio Recovery Associates, LLC, c/o Old Navy,
POB 41067, Norfolk VA 23541
515094778 EDI: Q3G.COM Dec 05 2017 22:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
514996063 +EDI: RMSC.COM Dec 05 2017 22:38:00 Sams Club / GEMB, Attention: Bankruptcy Department,
Po Box 103104, Roswell, GA 30076-9104
514996064 +EDI: STF1.COM Dec 05 2017 22:38:00 Suntrust Mortgage/cc 5, Attn:Bankruptcy Dept,
1001 Semmes Ave Mc Va-Wmrk-7952, Richmond, VA 23224-2245
514996065 +EDI: RMSC.COM Dec 05 2017 22:38:00 Synch/gap, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
514996066 +EDI: WTRRN BANK.COM Dec 05 2017 22:38:00 Target N.b., Po Box 673,
Minneapolis, MN 55440-0673
514996067 +EDI: WTRRN BANK.COM Dec 05 2017 22:38:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
514996068 +EDI: WTRRN BANK.COM Dec 05 2017 22:38:00 Tnb - Target, Po Box 673,
Minneapolis, MN 55440-0673
514996069 +EDI: WFFC.COM Dec 05 2017 22:38:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514996043* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: AMERICAN HONDA FINANCIAL, 201 LITTLE FALLS DRIVE,
Wilmington, DE 19808)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2007-HE2 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Mitchell L Chambers, Jr. on behalf of Debtor Nicole D Branca ecfbc@comcast.net
Nicholas Paul Edwards on behalf of Creditor Wilmington Savings Fund Society, FSB, as Trustee
for Stanwich Mortgage Loan Trust A nedwards@shp-law.com

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User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
TOTAL: 10